

Information to identify the case:

Debtor 1

James A Etue

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9218

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-14220-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James A Etue

6/29/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James A Etue
Debtor

Case No. 17-14220-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 29, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ James A Etue, 85 Pocahontas Trail, Medford Lakes, NJ 08055-1626
cr	FIFTH THIRD BANK, PO BOX 829009, DALLAS, TX 75382-9009
516680793	+ Bobbie J. Etue, 13998 Highway 61N., Fayette, Mississippi 39069-5304
516680806	+ Timothy Blaclock, Esquire, 220 Main Street, Natchez, Mississippi 39120-3460

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 29 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 29 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516680792	+ EDI: TSYS2	Jun 30 2022 00:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516680794	+ EDI: CAPITALONE.COM	Jun 30 2022 00:38:00	Capital One, PO Box 30281, Salt Lake City, Utah 84130-0281
516935050	+ Email/Text: bankruptcy@cavps.com	Jun 29 2022 20:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516680796	+ EDI: CITICORP.COM	Jun 30 2022 00:38:00	Citicards CBNA, PO Box 6241, lbs Cdv Disputes, Sioux Falls, SD 57117-6241
516680797	+ EDI: WFNNB.COM	Jun 30 2022 00:38:00	Comenity Capital/Zales, PO Box 182120, Columbus, OH 43218-2120
516680798	+ EDI: MSDOR	Jun 30 2022 00:38:00	Department of Revenue, State of Mississippi, P.O. Box 1033, Jackson, Mississippi 39215-1033
516680799	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 29 2022 20:42:00	Fifth Third Bank, 38 Fountaine Square Plz, MD 1-Com-64, Cincinnati , OH 45263
516719937	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jun 29 2022 20:41:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
516680801	EDI: IRS.COM	Jun 30 2022 00:38:00	IRS Special Procedures, Bankruptcy Department, PO Box 744, Springfield, New Jersey 07081-0744
516680795	EDI: JPMORGANCHASE	Jun 30 2022 00:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850
516922208	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2022 20:44:56	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517230971	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2022 20:55:16	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587

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516680802	+ Email/Text: bk@lendingclub.com	Jun 29 2022 20:42:00	Lending Club Corporation, 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985
516714179	EDI: MSDOR	Jun 30 2022 00:38:00	Mississippi Department of Revenue, Bankruptcy Section, P.O. Box 22808, Jackson, MS 39225-2808
516934321	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516934308	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank, POB 41067, Norfolk VA 23541
516935255	EDI: PRA.COM	Jun 30 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
516876224	EDI: Q3G.COM	Jun 30 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516680803	Email/Text: bankruptcy@republicfinance.com	Jun 29 2022 20:42:00	Republic Finance, Inc., 7031 Commerce Circle, Baton Rouge, LA 70809
516680804	+ EDI: RMSC.COM	Jun 30 2022 00:38:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516683088	+ EDI: RMSC.COM	Jun 30 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516680805	+ EDI: LCITDAUTO	Jun 30 2022 00:38:00	TD Auto Finance, PO Box 9223, Farmington Hills, MI 48333-9223
516701327	+ EDI: LCITDAUTO	Jun 30 2022 00:38:00	TD Auto Finance LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523
516837931	+ EDI: WFHOME	Jun 30 2022 00:38:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, POB 1629, Minneapolis, MN 55440-1629
516680807	+ EDI: WFHOME	Jun 30 2022 00:38:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516680800	*+	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor WELLS FARGO BANK N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor FIFTH THIRD BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FIFTH THIRD BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Michael Blaine	on behalf of Creditor TD Auto Finance LLC mikeblaine@gmail.com mblaine@winston.com;mpolster@winston.com
Steven N. Taieb	on behalf of Debtor James A Etue staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7